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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Case):
_
_

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De	ebtor 1 Derrick First Name		nith t Name	Case number <i>(if knd</i>	own)	
	THOU WAITE	Wildard Harris	it italio			
		About Debtor 1:		About Debto	r 2 (Spouse Only i	n a Joint Case):
4.	Any business names and Employer	I have not used any business nar	nes or EINs.	I have not	used any business na	mes or EINs.
	Identification Numbers (EIN) you have used in the last	Business name		Business nan	ne	
	8 years	Business name		Business nan	ne	
	Include trade names and doing business as names	EIN		EIN		
		EIN		EIN		
5.	Where you live	7000 C Column 1		If Debtor 2 liv	es at a different addı	ress:
		7639 S Calumet Number Street		Number	Street	
		Chicago Illinois City State	60619 Zip Code	City	State	Zip Code
		Cook	Zip Gode		State	Zip Gode
		If your mailing address is differer above, fill it in here. Note that the contices to you at this mailing address	court will send any		Note that the court wi	lifferent from yours, Il send any notices to
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
_		Old Citato	Zip codo	Oity	Otato	<u> </u>
6.	Why you are	Check one:		Check one:		
	choosing this district to file for bankruptcy	Over the last 180 days before filin lived in this district longer than in	g this petition, I have any other district.		ast 180 days before fili s district longer than in	
		I have another reason. Explain. (S	ee 28 U.S.C. §§ 1408.)	I have and	other reason. Explain. (See 28 U.S.C. §§ 1408.)
		-				

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Debte	or 1 Derrick	A	Smith		Case number (if kno	own)
	First Name	Middle Name	Last Name			
Part :	Tell the Court Abo	ut Your Bankruptcy Cas	е			
B aı	he chapter of the ankruptcy Code you re choosing to file nder	Check one. (For a brief des Bankruptcy (Form B2010)) Chapter 7 Chapter 11 Chapter 12 Chapter 13				C. § 342(b) for Individuals Filing for opriate box.
8. H	ow you will pay the ee	more details about he cashier's check, or may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lire.	ow you may pay. Typica oney order If your atto card or check with a property in installments. If you our Filing Fee in Installments be waived (You may required to, waive your fee that applies to your fact, you must fill out the	Illy, if your prints of the choose of the ch	ou are paying the submitting your ed address. this option, sig official Form 103. this option only d may do so only ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for</i> A.). If you are filing for Chapter 7. By law, a by if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
ba	ave you filed for ankruptcy within the st 8 years?	No. ✓ Yes. District District District	n District of Illinois	When When When	2/19/2013 MM / DD / YYYY MM / DD / YYYY	Case number 13-06279 Case number Case number
ca be sp fil ye pa	re any bankruptcy ases pending or eing filed by a bouse who is not ling this case with bu, or by a business artner, or by an ffiliate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	o you rent your esidence?	✓ No. Go to lir	ne 12.			you want to stay in your residence? St You (Form 101A) and file it with

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Smith Debtor 1 Derrick Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Derrick
 A
 Smith
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Derrick First Name	A Sm Middle Name Last	ith Case no	umber (if known)
	estions for Reporting Purposes	realie	
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pr No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily but	rimarily for a personal, family usiness debts? Business debts? Business debts? Business debts?	abts are debts that you incurred to obtain ration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund		exempt property is excluded and administrative to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mi \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$500	sillion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mi \$10,000,001-\$50 n \$50,000,001-\$100 \$100,000,001-\$500	s1,000,000,001-\$10 billion stillion stillion stillion stillion stillion stillion
Part 7: Sign Below	11	Laterta e e de consulta de c	
For you	correct. If I have chosen to file under Char of title 11, United States Code. I under Chapter 7. If no attorney represents me and I	oter 7, I am aware that I may inderstand the relief availab did not pay or agree to pay	proceed, if eligible, under Chapter 7, 11,12, or 13 e under each chapter, and I choose to proceed someone who is not an attorney to help me fill
	I understand making a false stater	the chapter of title 11, Unit ment, concealing property, one e can result in fines up to \$2	ed by 11 U.S.C. § 342(b). ed States Code, specified in this petition. or obtaining money or property by fraud in 250,000, or imprisonment for up to 20 years, or
	Executed on 12/2/2017 MM / DD / Y	YYYY	Executed on

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Debtor 1 Derrick	Α	Smith	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the ir	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	•	. ,		·
need to file this page.	/s/ Elizabeth Placek		Date	12/2/2017
	Signature of Attorney		MI	M / DD / YYYY
	g			
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Derrick	Α	Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,900.00 —————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$15,900.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$22,717.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$24,921.00
Your total liabilities	\$47,638.00
Part 3: Summarize Your Income and Expenses	
S. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,779.62
Copy your combined monthly income non-line 12 of <i>Schedule I</i>	

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Smith Debtor 1 Derrick _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,893.03 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	sinformation	to identify your o	ase:					
Debtor 1	Derric		A Add all a N		Smith	-		
Debtor 2 (Spouse, if f		Name	Middle N		Last Name	_		
	- 111301	Name otcy Court for the:	Middle N Northern		Last Name ct of Illinois			
Case nun	·				(State)	-		
(If known)		1001/7						Check if this is an
		106A/B	_					amended filing
Sche	dule A	/B: Prope	rty					12/1
category responsib	where you t le for supply r name and	hink it fits best. I ring correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd accurate as pace is needed, very question.	possible. If two married	d people ar et to this fo	n one category, list the e filing together, both a orm. On the top of any a an Interest In	are equally
1. Do yo	u own or ha	ve any legal or e	quitable interest	in any residence	e, building, land, or sim	ilar proper	ty?	
V	No. Go to F							
Ш	yes. where	is the property?		What is the my	Chook all that o	anh.	Do not doduct cooured	claims or exemptions. Put
1.1				Single-fami	operty? Check all that apily home	оріу.	the amount of any secu	red claims on Schedule D:
	Street addre	ess, if available, or	other description	_ •	nulti-unit building			nims Secured by Property.
					ium or cooperative		Current value of the entire property?	Current value of the portion you own?
					red or mobile home			
	Number	Street		Land Investment	property		Describe the nature of	
				Timeshare	F - F - 3		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Other				
				Who has an in	terest in the property?	Check	Check if this is co (see instructions)	ommunity property
				one.				
				Debtor 1 or				
				Debtor 2 or	niy nd Debtor 2 only			
					e of the debtors and anot	ther		
				Other informa	tion you wish to add at		em, such as local	
If you	own or have	e more than one, I	ist here:	property ident	tification number:			
ii you	own or nave	, , , , , , , , , , , , , , , , , , , ,	1010.	What is the pr	operty? Check all that ap	oply.	Do not deduct secured	claims or exemptions. Put
1.2	Stroot addr	ess, if available, or	other description	Single-fami	ly home			red claims on Schedule D: aims Secured by Property.
	Sileet addit	ess, ii avaliable, oi	otilei description	Duplex or n	nulti-unit building		Current value of the	Current value of the
	-				ium or cooperative		entire property?	portion you own?
					red or mobile home			
	Number	Street		Land Investment	nroperty		Describe the nature of	f your ownership
				Timeshare	property		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Other				ommunity property
					terest in the property?	Check	(see instructions)	
				one. Debtor 1 or	nlv			
				Debtor 2 or				
					nd Debtor 2 only			
				At least one	e of the debtors and anot	ther		
				Other informa	tion you wish to add ak	out this it	om euch ac local	

property identification number:

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Debtor 1		Α	Smith	_ Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3 Stree	et address, if available, or otl		What is the property? Check all that applications in Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	-	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot Other information you wish to add at	ther	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wr	rtion you own for	property identification number: all of your entries from Part 1, includer nere	ling any entrie	s for pages	
Do you ow you own th	nat someone else drives. If y ns, trucks, tractors, sport ut	equitable interes ou lease a vehicle,	at in any vehicles, whether they are realso report it on Schedule G: Executory rcycles	-	-	
3.1	Make Model: Year:	Dodge Journey SE 2017	Who has an interest in the proper one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2017 Dodge Journey SE	20000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property? \$15300.00	Current value of the portion you own? \$15300.00
			Check if this is community p instructions)	roperty (see		
3.2	Make Model: Year:		Who has an interest in the proper one.	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p		Current value of the entire property?	Current value of the portion you own?
			instructions)			

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otor 1		A	Smith	Case numbe	er (it known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year:		Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. P red claims on <i>Schedule</i> nims Secured by Property
	Approximate mileage:		Debtor 2 only			
					Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only		——————	—————
			At least one of the debtors and	d another		
			Check if this is community prinstructions)	oroperty (see		
3.4	Make		Who has an interest in the prop	erty? Check		claims or exemptions. P
	Model: Year:		one.		•	red claims on <i>Schedule</i> nims Secured by Property
	Approximate mileage:		Debtor 1 only			
	Approximate iniloage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	d another		
			Check if this is community p	property (see		
Exan			er recreational vehicles, other vehi ft, fishing vessels, snowmobiles, moto			
Exan	nples: Boats, trailers, motor No Yes			orcycle accessorie		•
Exan	nples: Boats, trailers, motor No Yes Make		ft, fishing vessels, snowmobiles, moto Who has an interest in the prop	orcycle accessorie	Do not deduct secured	red claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make Model:		t, fishing vessels, snowmobiles, moto Who has an interest in the propone.	orcycle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		t, fishing vessels, snowmobiles, moto Who has an interest in the propone. Debtor 1 only Debtor 2 only	orcycle accessorie	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	orcycle accessorie berty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clase Current value of the entire property?	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the propone.	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fored claims on Schedule
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Other information: Make Model: Year:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the propo	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clase Current value of the entire property?	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the propone.	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Other information: Make Model: Year:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 only	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. P limed claims on Schedule lims Secured by Property
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only	perty? Check d another property (see perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the

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Smith Debtor 1 Derrick Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 1 Cell Phone \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$600.00 for Part 3. Write that number here

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Debtor 1 Derrick Smith Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Derrick First Name	A Middle Name	Smith Last Name	Case number (if known)	
20.	Government and corp Negotiable instruments Non-negotiable instrum				
	✓ No Yes. Give specific	ents are those you cannot transfe	To someone by signing	or delivering them.	
	information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IR		, thrift savings accounts,	or other pension or profit-sharing plans	· ·
	No				
	✓ Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			-
		Pension plan:	through City of Chicago		Unknown
		IRA:			_
		Retirement account:			_
		Keogh:			_
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi	c utilities (electric, gas, wa		
	✓ No		Institution name:		
	Yes	Electric:			_
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			_
		Water:			
		Rented furniture:			-
		Other:			- '
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	_
	✓ No				
	Yes	Issuer name and description:			

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Debt	or 1 Derrick	A Middle News	Smith Last Name	Case number (if known)	
24.	First Name	Middle Name n education IRA, in an account in a qua		a qualified state tuition program	
24.		530(b)(1), 529A(b), and 529(b)(1).	illied ABEE program, or under a	a quanneu state tuition program.	
	✓ No	Institution name and description. Separate	ly file the records of any interests	11 U.S.C. 8 521(c):	
	Yes	monation name and description. Separate	ny file the records of any interests.	77 0.0.0. § 02 1(0).	
25.		able or future interests in property (other or your benefit	er than anything listed in line 1)	, and rights or powers	
	✓ No				
	Yes. Desc	ribe			
26.	Patents con	rights, trademarks, trade secrets, and	other intellectual property		
20.		ernet domain names, websites, proceeds fr		ents	
	✓ No	viba			
	Yes. Desc	nbe			
27.	Licenses, fra	nchises, and other general intangibles			
		lding permits, exclusive licenses, cooperati	ve association holdings, liquor lice	enses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
Mor	ney or prope	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper				portion you own?
					portion you own? Do not deduct secured
	Tax refunds o			Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give about your	wed to you specific information		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about you and the	specific information t them, including whether already filed the returns he tax years			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give about your and the	specific information t them, including whether already filed the returns he tax years	rt, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal suppo	rt, child support, maintenance, div	State: Local: vorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years	rt, child support, maintenance, div	State: Local: vorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal suppo	rt, child support, maintenance, div	State: Local: vorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal suppo	rt, child support, maintenance, div	State: Local: vorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal suppo	rt, child support, maintenance, div	State: Local: vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal suppose specific information	rt, child support, maintenance, di	State: Local: vorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal suppo	disability benefits, sick pay, vacatio	State: Local: vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information t them, including whether already filed the returns he tax years	disability benefits, sick pay, vacatio	State: Local: vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal suppose specific information s someone owes you aid wages, disability insurance payments, or ial Security benefits; unpaid loans you made	disability benefits, sick pay, vacatio	State: Local: vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Derrick	Α	Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insura Examples: Health,		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
		e insurance company and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the bene property because s	someone has died.		icy, or are currently entitled to receive	1
33.	Examples: Acciden	nird parties, whether or not	you have filed a lawsuit or mad urance claims, or rights to sue	e a demand for payment	
34.	Yes. Describe. Other contingent to set off claims		every nature, including counte	rclaims of the debtor and rights	
	No Yes. Describe.				
35.	Any financial ass	ets you did not already list			
	No Yes. Describe.				
36.			n Part 4, including any entries		
Part	5: Describe Ar	ny Business-Related Pro	perty You Own or Have an	Interest In. List any real estate in Pa	art 1.
37.	Do you own or ha	ve any legal or equitable in	terest in any business-related p	property?	
	No. Go to Pari				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receiva	able or commissions you alr	eady earned		
	Yes. Describe.				
39.	Examples: Busines	s, furnishings, and supplies ss-related computers, software	e, modems, printers, copiers, fax r	nachines, rugs, telephones, desks, chairs, el	ectronic devices
	Yes. Describe.				

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Deb	tor 1 Derrick	A Middle News	Smith	Case number (if known)	
40	First Name Machinery, fixtures, e	Middle Name	Last Name e in business, and tools of yo	our trade	
.0.	—	-qa.p.mont, oappnoo jou uot	Duomooo, and toolo of ye		
	Yes. Describe				
11					
41.	Inventory				
	No No Pagariba				
	Yes. Describe				
	-				
42.	Interests in partnersh	nips or joint ventures			
	✓ No	Na	me of entity:	% of ownership:	
	Yes. Give specific information about		,		
	them	_			_
		_			_
		<u> </u>			_
43. (Customer lists, mailing	lists, or other compilation	S		
	✓ No			10.0.0.101/414/00	
	Yes. Do your lists i	nclude personally identifiable	information (as defined in 11 l	J.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	pribe			
44.	Any business-related	property you did not alread	ly list		
	√ No				
	Yes. Give specific	_			
	information	_			
		_			_
					<u> </u>
		_			
		_			_
45. A	dd the dollar value of a	all of your entries from Part	5, including any entries for	pages you have attached	
for Pa	art 5. Write that number	er here			
Part	6. Describe Any F	arm- and Commercial F	ishing-Related Property	You Own or Have an Interest In.	
i aire	If you own or have an	n interest in farmland, list it in Pa	art 1.		
46.	Do you own or have a	nny legal or equitable intere	est in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
17	Farm animals				or exemptions
47.	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				
	_				

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Debt	tor 1 Derrick First Name	A Middle Name	Smith Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	 pment, implements, machinery, fixtu	res, and tools of trad	е	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you did	l not already list		
01.	No	rolal holling rolated property you all	a not unough not		
	Yes. Describe				
		II of your entries from Part 6, includi		ges you have attached	
•					
Part 1	7: Describe All Pro	pperty You Own or Have an Inte	rest in That You Di	d Not List Above	
53.		perty of any kind you did not already ts, country club membership	list?		
	No No	is, country dub membersmp			
	Yes. Give specific				
	information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write t	hat number here		>
		,			
Part 8	e List the Totals o	f Each Part of this Form			
55. F	Part 1: Total real estate	e, line 2			
56. r	oart 2 total vehicles, lir	ne 5	\$15300.00	<u> </u>	
57. P	art 3: Total personal a	nd household items, line 15	\$600.00	<u></u>	
58. P	art 4: Total financial as	ssets, line 36		<u></u>	
59. F	Part 5: Total business-r	elated property, line 45		<u></u>	
60. F	Part 6: Total farm- and	fishing-related property, line 52		<u> </u>	
61. F	Part 7: Total other prop	erty not listed, line 54		<u></u>	
62.1	Total personal property	Add lines 56 through 61	\$15900.00	Copy personal property total ▶	+ \$15900.00
					\$15900.00
63. T	otal of all property on \$	Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Derrick	Α	Smith			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(0.131.5)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	it 1: Identify the Property You Clair	m as Exempt						
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Used Electronics - 1 Cell Phone Line from Schedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Used Clothing Line from Schedule A/B: 11	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?					

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	btor 1 Derrick First Name **Ref	A Middle Name	Smith Last Name	Case number (if known)	
rai	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Check only one bo	emption you claim ox for each exemption.	Specific laws that allow exemption
	Brief description: Pension plan, through City of Chicago Line from Schedule A/B: 21	Unknown	100% of fair applicable st	\$0 market value, up to any tatutory limit	735 ILCS 5/12-1006

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		Do	cument Page 22 of	/1		
Fill in this infor	rmation to identify your ca	se:				
Debtor 1	Derrick First Name	A Middle Name	Smith			
Debtor 2			Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
(If known)]	_	
Official	Form 106D					Check if this is an amended filing
Schodi	ule D. Credita	ors Who Ha	ve Claims Secure	ed by Prop	artv	12/15
more space is	-		e are filing together, both are equ nber the entries, and attach it to t	•		
	e number (ii known). creditors have claims se	oured by your proper	hv2			
-			vith your other schedules. You hav	ve nothing else to ren	ort on this form	
	Fill in all of the information		var year earler seriedales. Fed hav	or nouning olde to rep	ort ort tillo fortil.	
		i Delow.				
Part 1: List	All Secured Claims					
separate	•	nan one creditor has a par	ured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
				value of collatoral.	this claim	ii airy
	LER Capital	Describe the property	that secures the claim:	\$22,717.00	\$15,300.00	\$7,417.00
Creditor's	s Name LL STREET POB 666	Dodge Journey SE Val	ue: \$15,300.00			
Numb		As of the date you file	, the claim is: Check all that apply.			
		Contingent				
MADIS		Unliquidated				
City Who ov	State ZIP Code ves the debt? Check one.	Disputed				
	otor 1 only	Nature of lien. Check a	ıll that apply.			
	otor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	otor 1 and Debtor 2 only	Statutory lien (such	as tax lien, mechanic's lien)			
	east one of the debtors d another	Judgment lien from	a lawsuit			
L to	eck if this claim relates a community debt	Other (including a ri	ght to offset)			
Date de	ebt was <u>3/2017</u>	Last 4 digits of accou	nt number1000			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$22,717.00

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Fill in	n this infor	mation to identify your c	ase:			
Debt	tor 1	Derrick	Α	Smith		
		First Name	Middle Name	Last Name		
Debt		=				
(Spou	use, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
Casa	e number			(State)		
(If kno						
Offi	icial F	orm 106E/F				Check if this is an amended filing
			.11			
SC	neau	lie E/F: Cre	editors wno	Have Unsec	ured Claims	12/1
other Form claim the e know	party to a 106A/B) a s that are ntries in the n).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim tach the Continuation Pa	nt could result in a claim. Al nexpired Leases (Official For ns Secured by Property. If m	so list executory contracts of m 106G). Do not include an ore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	List A	All of Your PRIORIT	Y Unsecured Claims			
1.			secured claims against	you?		
	✓ No. 0	Go to Part 2.				
	Yes.					
	listed, ider As much a	ntify what type of claim it		rity and nonpriority amounts, I	ist that claim here and show b	arately for each claim. For each claim both priority and nonpriority amounts.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	or 1 Derrick First Name	A Middle News	Smith Last Name	Case number (if known)	
Dowl (List All of Your NONPRIO	Middle Name			
3. [Oo any creditors have nonpriority	unsecured claims a	gainst you?	ourt with your other schedules.	
u It	nsecured claim, list the creditor sep	arately for each claim.	For each claim liste	f the creditor who holds each claim. If a credito d, identify what type of claim it is. Do not list claim to 3. If you have more than four priority unsecured c	s already included in Part 1. laims fill out the Continuation
	4D 40TD 4 DE001/EDV 0EDV				Total claim
4.1	AD ASTRA RECOVERY SERV Nonpriority Creditor's Name			st 4 digits of account number 3413	\$701.00
	7330 W 33RD ST N STE 118 Number Street			nen was the debt incurred?10/2014	
	WICHITA Kansa City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to Is the claim subject to offset? No Yes	Zip Co one. d another	de Ty	of the date you file, the claim is: Check all that Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and oth debts 001 Collection; Collecting for ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 125	t or ner similar
4.2	ATG CREDIT Nonpriority Creditor's Name		La	st 4 digits of account number 7307	\$150.00
	T700 W CORTLAND ST STE 2 Number Street CHICAGO Illinois City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this claim relates to Is the claim subject to offset? Yes	Zip Co one. d another	de Ty	of the date you file, the claim is: Check all that Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreemendivorce that you did not report as priority claims Debts to pension or profit-sharing plans, and oth debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT DATA	t or ner similar
4.3	City of Chicago - Parking and red Nonpriority Creditor's Name Department of Revenue - PO Box Number Street Chicago Illinois City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this claim relates to	60680 Zip Co one.	de Ty	of the date you file, the claim is: Check all that Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and oth debts Other. Specify Tickets	t or
	Is the claim subject to offset? No Yes	-	V	1,0,000	_

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Debtor 1 Derrick A Smith Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

Fail 2	art 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim		
4.4	CREDIT ACCEPTANCE	- Last 4 digits of account number 9227	\$8,215.00		
	Nonpriority Creditor's Name PO BOX 513	When was the debt incurred? 2/2016			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Southfield Michigan 48037 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts			
	Is the claim subject to offset?	Other. Specify 036 Automobile			
	✓ No				
	Yes				
4.5	Friend Family Health Nonpriority Creditor's Name	Last 4 digits of account number	\$25.00		
	800 East 55th Street	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		- Contingent			
	Chicago Illinois 60615	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar			
	브	debts			
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify Medical			
	No				
	Yes				
4.6	JEFFERSON CAPITAL SYST		\$596.00		
7.0	Nonpriority Creditor's Name	- Last 4 digits of account number 1003	Ψ000.00		
	16 MCLELAND RD Number Street	When was the debt incurred? 2/2017			
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	SAINT CLOUD Minnesota 56303	Unliquidated			
	City State Zip Code Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans Obligations griding out of a congretion agreement or			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts Other. Specify Collection Agent for Verizon			
	Is the claim subject to offset?				
	▼ No				
	Yes				

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Smith Last Name Case number (if known) Debtor 1 Derrick First Name Middle Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	lotal claim			
4.7	MEDICREDIT, INC Nonpriority Creditor's Name	- Last 4 digits of account number 0450	\$25.00			
	701 FOREST POINT CLE STE	When was the debt incurred? 6/2017				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	CHARLOTTE North Carolina 28273 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	001 Collection; Collecting for				
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA				
	Yes					
4.8	PLS - Bankruptcy	Last 4 digits of account number	\$1,300.00			
· 	Nonpriority Creditor's Name 800 Jorie Blvd 2nd Floor	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		- Contingent				
	Oak Brook Illinois 60523	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Payday Loan				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.9	PRESTIGE FINANCIAL SVC	- Last 4 digits of account number 4353	\$9,909.00			
	Nonpriority Creditor's Name 351 W OPPORTUNITY WAY	When was the debt incurred? 11/2014				
	Number Street	<u> </u>				
		As of the date you file, the claim is: Check all that apply.				
	DRAPER Utah 84020	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
		Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar				
	At least one of the debtors and another					
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	Other. Specify 072 Automobile				
	✓ No					

Yes

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Debtor	1 Derrick First Name	A	liddle Name	Smith Last Name	Case number (if known)
Part 3:	_		oout a Debt That You		
co co cre	llection agency is to llection agency her	rying to collecte. Similarly, if you have ad	t from you for a debt yo you have more than on ditional persons to be	ou owe to someone else, e creditor for any of the	bt that you already listed in Parts 1 or 2. For example, if a list the original creditor in Parts 1 or 2, then list the debts that you listed in Parts 1 or 2, list the additional Parts 1 or 2, do not fill out or submit this page.
	ame	ercitationse iviait		On which entry in Par	t 1 or Part 2 did you list the original creditor?
_	11 W Jackson #600 umber Street			Line 4.3 of (Check Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
<u>Cł</u> Ci	nicago ty	Illinois State	60604 Zip Code	Last 4 digits of accoun	nt number

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Debtor 1 Derrick A Smith Case number (if known)

First Nar	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for st	tatistical reporting purpo	ses only.	. 28 U.S.C. §1	59.	
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$0.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$24,921.00				
	Gi Total Add lines Of through Gi	e:	\$24,921.00				

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Fill in this information to identify your case:						
Debtor 1	Derrick	Α	Smith			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number			(,			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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	Case 17-5590	_		e 30 of 71	Desc Main
Fill in this info	ormation to identify your ca	ase:			
Debtor 1	Derrick First Name	A Middle Name	Smith Last Name		
Debtor 2 (Spouse, if filing)	First Name				
	Bankruptcy Court for the:	Middle Name Northern	Last Name District of Illinois		
Case number	. ,		(State)		
(If known)					Check if this is an
Official	Form 106H				amended filing
Schedu	le H: Your Cod	ebtors			12/15
filing togethe the entries in	r, both are equally respon	sible for supplying corre	ct information. If more	s complete and accurate as possible. space is needed, copy the Additional p of any Additional Pages, write your	Page, fill it out, and number
	u have any codebtors? (If y No 'es	ou are filing a joint case, c	lo not list either spouse a	s a codebtor.)	
	i the last 8 years, have yo nia, Idaho, Louisiana, Nevad			y? (Community property states and termed Wisconsin.)	itories include Arizona,
	No. Go to line 3. Yes. Did your spouse, form	oor an ougo, or logal og uit	valant live with you at the	a tima?	
	No	ici spouse, or legal equiv	raient live with you at the	z u⊓e:	
	Yes. In which commun	ity state or territory did y	ou live?	Fill in the name and current addre	ess of that person.

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Zip Code

Name of your spouse, former spouse, or legal equivalent

State

Number Street

City

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: Adams, Monshell Schedule D, line 2.1 Name 7639 S Calument Schedule E/F, line_____ Number Street Schedule G, line Chicago Illinois 60619 City State Zip Code

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Fill in this in	formation to identify	your case:							
Debtor 1	Derrick	Α	Smith			_			
Dalatan 0	First Name	Middle Name	Last N	lame		Che	eck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame		- 🗖	An amended filing		
United States	Bankruptcy Court for	Northern	District of III	inois			A supplement showing		
the:		1101110111		State)		- '	expenses as of the follo	owing da	ate:
Case number (If known)						- i	MM / DD / YYYY		
Official	Form 106I								
	le I: Your In	come							12/15
responsible information a spouse. If monumber (if ki	for supplying correc about your spouse. I	•	married ar	nd no se is	ot filing joi not filing	ntly, and you with you, do	r spouse is living wi not include informa	th you, tion ab	include out your
			Debtor 1				Debtor 2		
1. Fill in you informati	ır employment on.		Debtor				Debtor 2		
If you hav	e more than one job,	Employment status	✓ Emplo	yed			Employed		
attach a s	eparate page with an about additional		Not E	mploy	/ed		Not Employed		
employers		Occupation	Labor						
	art time, seasonal, or	Employer's name	City of Ch	icago	Departmen	t of Finance			
·	oyed work.	Employer's address	121 North	Lasa	alle Street				
	n may include student naker, if it applies.		Number St				Number Street		
			Chicago		Illinois	60602			
			City		State	Zip Code	City	State	Zip Code
		How long employed there?	14 years 6	3 mon	nths			_	
Part 2: Gi	ve Details About N	Nonthly Income							
	onthly income as of t ss you are separated.	the date you file this forn	n. If you have	noth	ing to repo	rt for any line, v	vrite \$0 in the space. Ir	nclude y	our non-filing
, ,	r non-filing spouse have , attach a separate she	e more than one employer, et to this form.	combine the	infor		, ,	or that person on the lin	es belov	v. If you need
					For D	ebtor 1	non-filing spouse		
		ary, and commissions (before, calculate what the monthly		2.		\$5,235.36		_	
3. Estima	e and list monthly over	rtime pay.		3.		+ \$0.00			
4. Calcula	ite gross income. Add li	ne 2 + line 3.		4.		\$5,235.36			

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Debtor		A	Smith		Case number	r <i>(if</i>		
	First Name	Middle Name	Last Nam	e	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Сору	line 4 here		→	4.	\$5,235.36			
5. List a	Il payroll deductions:							
5a. T	ax, Medicare, and Social S	ecurity deductions		5a.	\$820.30			
5b. N	Mandatory contributions for	retirement plans		5b.	\$445.00	<u> </u>		
5c. V	oluntary contributions for r	etirement plans		5c.	\$0.00			
5d. R	Required repayments of reti	rement fund loans		5d.	\$0.00			
	nsurance			5e.	\$242.88			
5f. D e	omestic support obligation	s		5f.	\$0.00			
	Inion dues			5g.	\$197.56			
Ū	Other deductions. Specify: _			5h. +	\$0.00 +			
	he payroll deductions. Add			6.	\$1,705.74			
7. Calcu	late total monthly take-ho	me pay. Subtract line 6 fro	m line 4.	7.	\$3,529.62			
8. List a	Il other income regularly re	eceived:						
b	et income from rental propusiness, profession, or farm	1						
g	ttach a statement for each properties receipts, ordinary and neurone total monthly net income.	. ,	0	8a.	\$0.00			
8b. I r	nterest and dividends			8b.	\$0.00			
	amily support payments the ependent regularly receive		se, or a					
	nclude alimony, spousal supp ivorce settlement, and proper		ance,	8c.	\$0.00			
8d. U	Inemployment compensation	on		8d.	\$0.00			
8e. S	ocial Security			8e.	\$0.00			
In ca ur ho	ther government assistanc clude cash assistance and that as hassistance that you receivnder the Supplemental Nutritionsing subsidies pecify:	e value (if known) of any no e, such as food stamps (be	on-	8f.	\$0.00			
8a. P	ension or retirement incor	ne		8g.	\$0.00			
Ū	Other monthly income. Spec		d	8h. +	\$250.00 +			
	III other income Add lines 8	-		9.	\$250.00			
	ulate monthly income. Add the entries in line 10 for Debto		ling spouse	10.	\$3,779.62 +		=	\$3,779.62
Includ friend	e all other regular contribude contributions from an unn is or relatives. ot include any amounts alread	narried partner, members of	f your househo	old, your	dependents, your roomn	•		
Speci	ify:						11. +	\$0.00
	the amount in the last columnate that amount on the Summar						12.	\$3,779.62 Combined
	ou expect an increase or d No. Yes. Explain:	ecrease within the year a	after you file	this form	?			monthly income

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		Docu	ment Page 33 of 7	1	
Fill in this inform	mation to identify yo	ur case:			
Debtor 1	Derrick	А	Smith		
Dobtor 2	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States B	ankruptcy Court for t	he: Northern I	District of Illinois (State)		nowing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	/
	Form 106.	-			12/15
information. If r (if known). Ansv	-	ed, attach another sheet to this	re filing together, both are equa form. On the top of any additior		
1. Is this a joir					
✓ No. Go	to line 2				
	oes Debtor 2 live in	a separate household?			
	¬ No				
-	┛ ┓Yes. Debtor 2 mus	st file Official Forms 106J-2. <i>Exper</i>	nses for Separate Household of Deb	otor 2.	
2. Do you have	e dependents?	1 No	<u> </u>		
Do not list D Debtor 2.	· <u>-</u>	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	10 years	No. ✓ Yes.
3. Do your exp expenses of than	enses include f people other] No			
yourself and dependents	-	Yes			
Part 2: Estir	nate Your Ongoir	ng Monthly Expenses			
	of a date after the ba		rou are using this form as a supp plemental Schedule J, check th		
	•	on-cash government assistance ed it on Sc <i>hedule I: Your Incom</i> e	-		Your expenses
	or home ownership or the ground or lot. 4		clude first mortgage payments and	I	\$600.00

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Derrick A Smith Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$700.00
8. Childcare and children's education costs	8.	\$100.00
9. Clothing, laundry, and dry cleaning	9.	\$200.00
10. Personal care products and services	10.	\$150.00
11. Medical and dental expenses	11.	\$50.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$180.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	00-	#0.00
20b. Real estate taxes.	20a	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1			Α	Smith	Case number (if known)			
	First Na	me	Middle Name	Last Name				
21. Othe	r. Speci	fy:				21		\$0.00
22. Calc	ulate y	our monthly expenses.					5	\$2,080.00
		s 4 through 21.						\$0.00
		` .	** *	from Official Form 106J-2				\$2,080.00
22c. /	Add line	22a and 22b. The result	is your monthly exp	enses.		22.		
23.Calcu	ulate yo	our monthly net income	٠.					
23a.	Copy lir	e 12 (your combined mo	onthly income) from	Schedule I.		23a		\$3,779.62
23b.	Сору у	our monthly expenses fro	m line 22 above.			23b		\$2,080.00
		t your monthly expenses	, ,	ncome.			,	\$1,699.62
	The res	ult is your monthly net in	come.			23c		
For more	example	e, do you expect to finish	paying for your car	ses within the year after oan within the year or do y modification to the terms of	ou expect your			
							-	

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Fill in this information to identify your case:						
Debtor 1	Derrick	Α	Smith			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number			(State)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Derrick Smith	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/2/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info						
Debtor 1	Derrick	Α	Smith			
Debtor 2	First Name	Middle Name	Last Name	е		
Spouse, if filing)	First Name	Middle Name	Last Name	e		
Inited States	Bankruptcy Court for the:	Northern	District of Illinoi			
ase number			(State	e) 		
f known)						Check if this i
Official	Form 107					amended filin
tateme	nt of Financia	l Affairs for I	ndividuals l	Filing for Bankr	uptcy	04
formation.		d, attach a separate		ogether, both are equally On the top of any additi		
art 1: Give	e Details About Your I	Marital Status and \	Where You Lived	Before		
. What is	your current marital sta	tus?				
☐ Ma	arried					
	arried t married					
✓ No		u lived anywhere othe	r than where you liv	e now?		
During No Yes	t married the last 3 years, have yo	u lived in the last 3 yea	ars. Do not include w			Dates Debtor 2 lived there
During No Yes	t married the last 3 years, have yo s. List all of the places yo	u lived in the last 3 yea	ars. Do not include w	where you live now.		
During No Yes	t married the last 3 years, have yo s. List all of the places yo	u lived in the last 3 yea	ars. Do not include w res Debtor 1 lived re	where you live now. Debtor 2:		there
During No Yes	t married the last 3 years, have yo s. List all of the places yo btor 1:	u lived in the last 3 yea Dat the	ars. Do not include w res Debtor 1 lived re	Debtor 2: Same as Debtor 1		there Same as Debtor 1
During No Pe	t married the last 3 years, have yo s. List all of the places yo btor 1:	u lived in the last 3 year Dat the	ars. Do not include w res Debtor 1 lived re	Debtor 2: Same as Debtor 1 Number Street		there Same as Debtor 1 From
During No Yes	t married the last 3 years, have yo s. List all of the places yo btor 1:	u lived in the last 3 yea Dat the	ars. Do not include w res Debtor 1 lived re	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
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De No	t married the last 3 years, have yo s. List all of the places yo btor 1: mber Street y State	u lived in the last 3 year the Property Code From To	ars. Do not include were Debtor 1 lived re	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From To To

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Debt	tor 1	Derrick A	Smith		umber (if known)	
			e Name Last Nam	e		
Part	2:	Explain the Sources of Your In-	come			
4.	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busin	esses, including part-time		rs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips ☐ Operating a business	\$43100.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYYY	Wages, commissions, bonuses, tips Operating a business	\$70000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYYY	Wages, commissions, bonuses, tips Operating a business	\$60000.00	Wages, commissions, bonuses, tips Operating a business	
 	Incluicublication of the control of	you receive any other income during the income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lott	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:				
		or last calendar year: January 1 to December 31, 2016) YYYY				
		or the calendar year before that: January 1 to December 31, 2015) YYYY				

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Smith Debtor 1 Derrick __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Derrick		Α		nith	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ge	ders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part , or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
Ш	Yes. List all pag	yments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments or No	ı debts gua	aranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Derrick Smith Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Derrick First Name	A Middle Name	Smith Last Name	Case number (if known)	
11.	accounts or refuse to m			ank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the detail	ls.			
			Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name		-		_
	Number Street		-	<u>'</u>	
			Last 4 digits of account n	umber: XXXX-	
	City S	state Zip Code			
10		·	any of your property in the	possession of an assignee for the benefit o	of avaditara a court
12.		i liled for bankruptcy, was istodian, or another officia		possession of an assignee for the benefit (of creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts a	and Contributions			
13.			d you give any gifts with a to	otal value of more than \$600 per person?	
10.	No No	ou med for bankruptcy, die	a you give any gines with a to	real value of more than 4000 per person:	
	Yes. Fill in the detail	ils for each gift.			
	Gifts with a total va	alue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
			-		
	Person to Whom You	u Gave the Gift	-		
	Number Street		-		
		state Zip Code	-		
	Person's relationship	·			
		_			
	Person to Whom You	u Gave the Gift	-		
	-		-		
	Number Street		-		
	,	itate Zip Code	-		
	Person's relationship	to you			

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ebtor 1	Derrick	Α	Smith	Case number (if known	7)	
	First Name	Middle Name	Last Name			
. Wit	thin 2 years before you file	ed for bankruptcy, did	I you give any gifts or contributions	with a total value o	f more than \$600	to any charity?
✓	No					
		ooob gift or contributi	ion			
	Yes. Fill in the details for	each girt or contributi	IOTI.			
	Gifts or contributions to		Describe what you contributed	i	Date you	Value
	that total more than \$6	00			contributed	
	Charity's Name		-			
	Criainly 6 Harris					
			-			
	Number Street		-			
	Number Offeet					
	City State	Zip Code	-			
	Olly	2.6 0000				
rt 6·	List Certain Losses					
√	mbling? No Yes. Fill in the details.					
_	Describe the property y	ou lost and	Describe any insurance covera	age for the loss	Date of your	Value of property
	how the loss occurred	ou lost unu	Include the amount that insurance		loss	lost
			pending insurance claims on line			
			A/B: Property.			
. Wit	out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup				anyone you consulte
. Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup				anyone you consulte
. Wit	thin 1 year before you file but seeking bankruptcy o lude any attomeys, bankrup	d for bankruptcy, did y r preparing a bankrup	tcy petition?			anyone you consulte
. Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition?	es required in your ba		anyone you consulted
. Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for service	es required in your ba	nkruptcy.	
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr	es required in your ba	nkruptcy. Date payment	Amount of
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankrup No	d for bankruptcy, did y r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any pr	es required in your ba	Date payment or transfer	Amount of
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Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promise help you deal with your creditors or to make payments to your creditors?	Debtor	Derrick	Α		se number <i>(if known)</i>	
Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transfer was made Person Who Was Paid Number Street Description and value of any property transfer any property to anyone, other than property transfer the ordinary course of your business or financial affairs? No Yes. Fill in the details. Description and value of property In the details of the transfer was a property or payments received or debts paid in exchange Person Who Received Transfer Number Street Date City State Zip Code Person Who Received Transfer Number Street City State Zip Code Person who Received Transfer Number Street City State Zip Code Person or relationship to you Within 10 years before you filled for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Description and value of the property transferred Date transfer was a self-protection devices.) Description and value of the property transferred Date transfer was a self-protection devices.)		First Name	Middle Name	Last Name		
Person Who Was Paid Person Who Was Paid Person Who Was Paid Number Street Person Who was paid Person Who Received Transfer Person who	he	lp you deal with your cre	ditors or to make payn	nents to your creditors?	If pay or transfer any property to	anyone who promised to
Person Who Was Paid Number Street City State Zip Code	<u> </u>	4				
Number Street Number Street		•			payment or transfer was	Amount of payment
City State Zip Code		Person Who Was Paid		_		
18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transfer the ordinary course of your business or financial affairs? Include both outlight transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include granting of a security interest or mortgage on your property. Do not include granting of a security interest or mortgage on your property. Do not include granting of a security interest or mortgage on your property. No Yes, Fill in the details. Description and value of property transfer and value of the property transfer and value of the property transferred. 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes, Fill in the details. Description and value of the property transferred Date transfer value.		Number Street		_		
Include both outlight transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include g and transfers that you have already listed on this statement. No		City State	Zip Code	-		
Description and value of property transferred Describe any property or payments received or debts paid in exchange Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Poscription and value of the property transferred Date transfer value and value of the property transferred Date transfer value and value of the property transferred Date transfer value and value of the property transferred Date transfer value and value of the property transferred	th Ind	e ordinary course of your clude both outright transfers d transfers that you have all	business or financial as and transfers made as	affairs? security (such as the granting of a security		
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Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer with transfer with transfer with transfer with the details.		Number Street		- _		
beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred transfer v made		-	•	-		
Description and value of the property transferred Date transfer v made	be (TI	eneficiary? nese are often called asset-p		id you transfer any property to a self-se	ttled trust or similar device of w	nich you are a
		Yes. Fill in the details.		Description and value of the prop	perty transferred	transfer was
		Name of trust				made

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Smith Debtor 1 Derrick Case number (if known) Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred FIFTH THIRD Checking XXXX-0000 6/2017 \$ -27.00 Person Who Was Paid Savings 5050 Kingsley Dr Number Street Money market Brokerage Cincinnati Ohio 45227 Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

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Smith Debtor 1 Derrick __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Debt		Derrick First Name	A	Idle Name	Smith Last Name	Case number	er (if known)	
		i ii st ivaiiie	IVIIU	idle Name	Last Name			
26.	Hav	e you been a party	y in any judicial	or administrative	e proceeding under	any environmental law	? Include settlements and orde	rs.
	V	No						
		Yes. Fill in the det	tails.					
				Cou	rt or agency	Natu	re of the case	Status of the
		Cooo titlo						case
		Case title						Pending
				Cou	rt Name			On appeal
		Case number		Num	berStreet			оп арроа
				City	State	Zip Code		Concluded
		•						
Part	11:	Give Details Ab	oout Your Bus	iness or Conne	ections to Any Bus	siness		
27.	With	nin 4 vears before	you filed for hai	nkruntev did vou	own a business or b	nave any of the followin	g connections to any business?	,
	*****					-		•
			-	-		activity, either full-time	or part-time	
		_		company (LLC)	or limited liability par	rtnership (LLP)		
		A partner in a	-					
				ging executive of	•			
		An owner or a	at least 5% of th	ie voling or equit	y securities of a corp	ooration		
	✓	No. None of the a	above applies. G	Go to Part 12.				
		Yes. Check all that	at apply above a	and fill in the deta	ails below for each b	usiness.		
					Describe the natu	re of the business	Employer Identification nu	
							include Social Security nu	imber of ITIN.
		Business Name					EIN:	
		November Obsest					Dates business existed	
		Number Street			Name of accounta	int or bookkeeper	Dates business existed	
		City	State	Zip Code			FromTo	
					Describe the natu	re of the husiness	Employer Identification nu	ımber Do not
					Docoribo tilo flata	To or the Buomese	include Social Security nu	
		Duningan Name					EIN:	
		Business Name						
		Number Street					Dates business existed	
			_		Name of accounta	int or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	re of the business	Employer Identification nu	
							include Social Security nu	imber or ITIN.
		Business Name					EIN:	
							Datas Is allows	
		Number Street			Name of accounta	nt or bookkeener	Dates business existed	
		City	State	Zip Code	or adocume	c. zcomoopoi	From To	
		•		•				

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Debt	tor 1 Derrick	Α	Smith	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you creditors, or other partie		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details	below.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Name		WIN DD/1111	
	Number Street		_	
			_	
	City	State Zip Code		
Part	12: Sign Below			
t	rue and correct. I underst a bankruptcy case can res	and that making a false sta	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature			Signature of Debtor 2
	Date 12/2	/2017		Date
[[Did you attach additional possible. No Yes Did you pay or agree to pay No	pages to Your Statement of	f Financial Affairs for Individ	
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern L	district of illinois		
In re	Derrick A Smith			Case No.	
_	Debtor				(If known)
				Chapter	Chapter 13
	DISCLOSURE OF C	OMPENSA	TION OF ATT	ORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fer compensation paid to me within one your rendered or to be rendered on behalf or	ear before the filing o	of the petition in bankru	ptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to acco	ept			\$4,000.00
	Prior to the filing of this statement I ha	ve received			\$0.00
	Balance Due				\$4,000.00
2.	The source of the compensation paid t	o me was:			
	Debtor	Other (sp	pecify)		
3.	The source of the compensation paid t	o me is:			
	✓ Debtor	Other (sp	pecify)		
4.	I have not agreed to share the above members and associates of my law		nsation with any other p	erson unless the	y are
	I have agreed to share the above-d members or associates of my law f the people sharing in the compens	irm. A copy of the ac			
5.	In return for the above-disclosed fee, I	have agreed to rende	er legal service for all as	oects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's financi bankruptcy; 	al situation, and rend	dering advice to the deb	tor in determinin	g whether to file a petition in
	b. Preparation and filing of any pe	tition, schedules, sta	atements of affairs and	olan which may b	pe required;
	c. Representation of the debtor at	the meeting of cred	itors and confirmation h	earing, and any a	adjourned hearings thereof;
	d. Representation of the debtor in	adversary proceeding	ngs and other contested	bankruptcy mat	ters;
6.	By agreement with the debtor(s), the ab	ove-disclosed fee d	oes not include the follo	owing services:	
		CER	TIFICATION		
	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	statement of any agr	reement or arrangement	for payment to n	ne for representation of the
	12/2/2017		/s/ Elizab	eth Placek	
	Date			of Attorney	
			Semrad	Law Firm	
	_			of law firm	

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Daniel & Colle	Northern District of		
-	Derrick A Smith Debtor	Principle of the second	Case No.	Ar t
	Dobtor		Chapter	(If known) Chapter 13
	DISCLOSURE O	F COMPENSATION O	F ATTORNEY F	OR DEBTOR
4,	Pursuant to 11 U.S.C. § 329(a) an compensation paid to me within c	d Fed. Bankr. P. 2016(b), I certify that one year before the filing of the petition alf of the debtor(s) in contemplation o	I am the attorney for the abo	ovenamed debtor(s) and that
	For legal services, I have agreed to		The second secon	\$4,000.00
	Prior to the filing of this statemen	t I have received	* Programme of the	\$0.00
	Balance Due		and the second	\$4,000.00
2.	The source of the compensation p	aid to me was:	· · · · · · · · · · · · · · · · · · ·	
	✓ Debtor	Other (specify)		
3.	The source of the compensation p	aid to me is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the members and associates of m	above-disclosed compensation with a ylaw firm.	any other person unless they	/ are
	I have agreed to share the abo members or associates of my the people sharing in the com	ve-disclosed compensation with a oth law firm. A copy of the agreement, tog pensation, is attached.	ner person or persons who a ether with a list of the name	re not s of
5.	In return for the above-disclosed f	ee, I have agreed to render legal service	e for all aspects of the bankr	ruptcy case, including:
	 a. Analysis of the debtor's fin bankruptcy; 	ancial situation, and rendering advice	to the debtor in determining	whether to file a petition in
	b. Preparation and filing of ar	y petition, schedules, statements of a	ffairs and plan which may be	e required;
	c. Representation of the debt	or at the meeting of creditors and conf	firmation hearing, and any a	djourned hearings thereof;
	d. Representation of the debt	or in adversary proceedings and other	contested bankruptcy matte	ers;
6.	By agreement with the debtor(s), the	e above-disclosed fee does not includ	de the following services:	
		CERTIFICATION		
l debto	pertify that the foregoing is a compl or(s) in this bankruptcy proceedings	ete statement of any agreement or arra	angement for payment to me	e for representation of the
	12/1/2017		/s/ Elizabeth Placek	
***************************************	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$77.00 for expenses, leaving a balance due of \$4,387.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed: /s/ Derrick Smith Cours S. H. /s/ Elizabeth Placek Debtor(s) Attorney for Debtor(s)	Date:	12/1/2017		
/s/ Elizabeth Placek				
	/s/ Derri	ick Smith Laurent S. H.		
Debtor(s) Attorney for Debtor(s)			/s/ Elizabeth Placek	
	Debtor(s	s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

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- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

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- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$77.00 for expenses, leaving a balance due of \$4,387.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/2/2017	
Signed:		
/s/ Derri	ck Smith	
		/s/ Elizabeth Placek
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Smith, Derrick A	Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	RIX		
Ti knowledge		fy that the attached list of creditors is tr	ue and correct to the best of their		
Date:	12/2/2017	/s/ Smith, Derrick Smith, Derrick A Signature of Deb			

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CHRYSLER Capital 91 WALL STREET POB 666 MADISON, CT, 06443

PRESTIGE FINANCIAL SVC 351 W OPPORTUNITY WAY DRAPER, UT, 84020

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

MEDICREDIT, INC 1984 Peachtree Rd Nw Suite 300 Atlanta, GA, 30309

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris - Merchandise Mart 111 W Jackson #600 Chicago, IL, 60604

PLS - Bankruptcy PO Box 800849 Dallas, TX, 75380

Friend Family Health 5843 S Western Ave Chicago, IL, 60636

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Deb	tor 1 Derrick	A	Smith	Case number (if known)	
	First Name	Middle Name	Last Name	***************************************	
16,	Calculate the median far	mily income that applies to y	ou. Follow these steps		
	16a. Fill in the state in which	ch you live.	Illinois		
	16b. Fill in the number of p	people in your household.	2		
		ily income for your state and si	ze of		\$67,254.00
	household	d in the economic instructions of	To find	a list of applicable median income amounts, go online	****
17.		o at the separate instructions to a?	or this form. This list ma	ay also be available at the bankruptcy clerk's office.	
	•		a tan of name 1 of this	form, check box 1, Disposable income is not determined	
	under 11 U.S.C.	§ 1325(b)(3). Go to Part 3. Do	NOT fill out Calculation	r of Disposable Income (Official Form 122C-2).	
	0.3.0. 9 1323(0)	than line 16c. On the top of p. (3). Go to Part 3 and fill out current monthly income from li	Calculation of Disposi	ik box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Pari		nmitment Period Under		(4)	
18.		monthly income from line 11	and the second second		\$3,893.03
19.	Deduct the marital adjust commitment period under 1	tment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	· · · · · · · · · · · · · · · · · · ·
	19a. If the marital adjustme	nt does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a fro	m line 18.			\$3,893.03
20.	Calculate your current me	onthly income for the year. F	ollow these steps;	•	
	20a. Copy line 19b.				\$3,893.03
	Multiply by 12 (the nu	mber of months in a year).			x 12
	20b. The result is your curre	ent monthly income for the yea	r for this part of the for	n	\$46,716.36
	20c. Copy the median famil	ly income for your state and siz	e of household from lin	se 16c.	\$67,254.00
21.	How do the lines compare				
	Line 20b is less than fin commitment period is 3	ie 20c. Unless otherwise ordere I years. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more than of 4. The commitment per	or equal to line 20c. Unless oth riod is 5 years. Go to Part 4.	erwise ordered by the c	ourt, on the top of page 1 of this form, check box	
art.	8 Sign Below				
	By signing here, I declar	re under penalty of perjury that	the information on this	statement and in any attachments is true and correct.	
	/s/Derrick Smith	A CORTA LAN	_ *	gnature of Debtor 2	
	fort marine				
	Daye 12/1/2017 MM/DD/YYYY	Ý	, D	MM/DD/YYYY	
	If you checked 17a, do I If you checked 17b, fill c above.	NOT fill out or file Form 122C-; out Form 122C-2 and file it with	2. n this form. On line 39	of that form, copy your current monthly income from line	14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

în re:	Smith, Derrick A		
	Debtor(s)	Case No.	
		Chapter. Chapter13	
	VERIFICATION	N OF CREDITOR MATRIX	
Ti <nowledge< td=""><td>he above named Debtors hereby verify that the.</td><td>e attached list of creditors is true and correct to the best of the</td><td>ir</td></nowledge<>	he above named Debtors hereby verify that the.	e attached list of creditors is true and correct to the best of the	ir
Date:	12/1/2017	Smith, Derrick A Signature of Debtor	

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Debtor 1 Derrick First Name	A Middle Name	Smith	Case number (if known)
28. Within 2 years before yo creditors, or other parti	ou filed for bankruptcy, did y es.	Last Name /ou give a financial stater	nent to anyone about your business? Include all financial institutions
Yes. Fill in the detail	s below.	a Martine to a library or a constraint	
		Date issued	
Name		MM/DD/YYYY	
Number Street		*******	
City	State Zip Code		
Parteiza Sign Below			
a bankruptcy case can res	wild that making a laise sta	HEIDERF, CORCESION BYON	ments, and I declare under penalty of perjury that the answers are serty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Signature	or neptor 1		Signature of Debtor 2
Date 12/1	/2017		Date
Did you attach additional p	pages to Your Statement of	Financial Affairs for India	riduals Filing for Bankruptcy (Official Form 107)?
☑ No □ Yes		- Manager Amen's Total High	radais rang or bankruptcy (Omeiai Form 107)?
Did you pay or agree to pay	y someone who is not an at	torney to help you fill out	bankruptev forms?
V No			The state of the s
Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify you	r Case;		
Debtor 1	Derrick	A	Smith	
Debtor 2	First Name	Middle Name	Last Name	,
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the	e: Northern	District of Illinois	
Case number (If known)			(State)	
Official	Form 106D	ec		Check if this is a amended filing
Declarat	ion About an	ı Individual Debt	or's Schedules	12/1
f two married	people are filing toge	ther, both are equally respon	sible for supplying correc	t information.
money of prope	1341, 1519, and 3571.	viion with a pankrupicy case	r amended schedules. Ma can result in fines up to	aking a false statement, concealing property, or obtaining \$250,000, or imprisonment for up to 20 years, or both. 18
Did you pa	ay or agree to pay son	neone who is NOT an attorne	y to help you fill out bank	ruptcy forms?
☑ No				
Yes. N	lame of person		Attach Bankruptcy P	letition Preparer's Notice, Declaration, and
			Signature (Official Fo	9M 119J.

Signature of Debtor 2

MM/DD/YYYY

Date

Date 12/1/2017

MM/DD/YYYY

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Debtor 1 Derrick First Name	A Middle Name	Smith Last Name	Case number (If known)			
Page Answer These Qu	Answer These Questions for Reporting Purposes					
16. What kind of debts do you have?						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	er 7. Do vou estimate tha	t after any exempt property o distribute to unsecured cr	/ is excluded and administrative editors?		
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25,	00	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,000,00 \$50,000,00	-\$10 million [1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Signature of Debtor 2 Executed on 12/1/2017 Executed on					
ti tertitali o denglar ngapa, sa samat saha ang tertitang pang pala-dapat pengga berata pengang ang ang sahada	MM / DD	/	d 444 of the Control	MM / DD / YYYY		